

In re:
Cathleen M Haines
Debtor

Case No. 18-17782-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 02, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2022:

Recip ID	Recipient Name and Address
db	+ Cathleen M Haines, 4801 Argyle Road, Brookhaven, PA 19015-1705
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 02 2022 23:59:42	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 02 2022 23:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2022 23:59:43	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Select Portfolio Servicing, Inc.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 02, 2022

Form ID: pdf900

Total Noticed: 7

Date: Mar 04, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2022 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
JEROME B. BLANK	on behalf of Creditor The Bank Of New York Mellon et al paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
MICHAEL GUMBEL	on behalf of Debtor Cathleen M Haines mgumbel@bainbridgelawcenter.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
THOMAS SONG	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Cathleen M. Haines

Debtor

THE BANK OF NEW YORK MELLON FKA
THE BANK OF NEW YORK, SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN
CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE
NOTEHOLDERS OF THE CWHEQ INC.,
CWHEQ REVOLVING HOME EQUITY LOAN
TRUST, SERIES 2006-H

Movant

vs.

Cathleen M. Haines

Debtor

John L. Haines

Co-Debtor

Kenneth E. West, Esquire

Trustee

CHAPTER 13

NO. 18-17782 ELF

11 U.S.C. Section 362 and 1301

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence located at 4801 Argyle Road, Brookhaven, PA 19015, is **\$2,489.26**, which breaks down as follows;

Post-Petition Payments:	September 25, 2021 at \$297.94; October 25, 2021 at \$292.32; November 25, 2021 at \$291.85; December 25, 2021 at \$294.84; January 25, 2022 at \$292.16
Fees & Costs Relating to Motion:	\$1,238.00
Suspense Balance:	\$217.85
Total Post-Petition Arrears	\$2,489.26

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on February 25, 2022 and continuing through July 25, 2022, until the arrearages are cured, Debtor(s) shall resume on February 25, 2022 the regular monthly mortgage payment of **\$289.06** (or as adjusted pursuant to the terms of the mortgage) on or before the twenty-fifth (25th) day of each

month, plus an installment payment of **\$414.88 for March 15, 2022 to July 15, 2022 and \$414.86 for August 15, 2022** towards the arrearages on or before the last day of each month at the address below:

BANK OF AMERICA, N.A.
P.O. BOX 660933
DALLAS, TX 75266

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation and the loan is more than sixty (60) days in default, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 17, 2022

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant
KML Law Group, P.C.

Date: 2/25/22



Michael Gumbel, Esquire
Attorney for Debtors

Date: March 1, 2022

/s/ LeRoy W. Etheridge, Esquire, for*
Kenneth E. West, Esquire
Chapter 13 Trustee

**No objection to its terms, without
prejudice to any of our rights and
remedies*

ORDER

Approved by the Court this 2nd day of March, 2022. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank